

## **APPENDIX C: TELEPHONE QUESTIONNAIRE**

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OMB CONTROL # 1510-0068

<u>List</u>	<u>CIRCLE</u>
SSA	1
SSI	2
Veterans	3
OPM	4
RRB	5

## EFT AWARENESS AND ATTITUDE STUDY (FINAL 3/10/97)

RESPONDENT NAME: \_\_\_\_\_  
 TELEPHONE: \_\_\_\_\_ INTERVIEWER: \_\_\_\_\_  
 MONITORED BY: \_\_\_\_\_ VALIDATED BY: \_\_\_\_\_  
 START TIME: \_\_\_\_\_ END TIME: \_\_\_\_\_  
 LENGTH: \_\_\_\_\_ DATE: \_\_\_\_\_

(ASK TO SPEAK TO NAME ON LIST OR GUARDIAN/CARE GIVER FOR NAME ON LIST)

Hello, this is \_\_\_\_\_. I'm calling from Shugoll Research on behalf of the Financial Management Service of the Department of the Treasury. This is not a sales call. We are conducting an important survey about Federal payments like Social Security and would greatly value your opinions. This research is strictly for statistical purposes.

1. First, do you or does anyone in your immediate family work in advertising, public relations or market research?

CIRCLE

Yes	1	→(THANK AND TERMINATE)
No	2	→(CONTINUE)

- 2a. Do you currently receive a Federal government check?

CIRCLE

Yes	1	→(SKIP TO Q.3a)
No	2	
Don't know	3	

- 2b. What type of check do you receive? Do you receive: (READ ONLY THOSE APPROPRIATE TO SAMPLE FILE)

	CIRCLE ONE NUMBER PER ROW	
	<u>Yes</u>	<u>No</u>
Social Security	1	2
Veterans Pension	1	2
Railroad Retirement	1	2
Federal Civil Service Retirement	1	2
Veterans Disability	1	2
Railroad Disability	1	2
Civil Service Disability	1	2
Supplemental Security Income	1	2

↓

(IF ANY CIRCLE  
IN BOX, SKIP TO  
Q.3c. CHECK  
LIST SOURCE. IF  
NO CIRCLE IN  
BOX,  
CONTINUE)

- 3a. Do you make financial decisions for a family member or another person who receives any of the following types of Federal payments? (READ ONLY THOSE APPROPRIATE TO SAMPLE FILE)

	CIRCLE ONE NUMBER PER ROW	
	<u>Yes</u>	<u>No</u>
Social Security	1	2
Veterans Pension	1	2
Railroad Retirement	1	2
Federal Civil Service Retirement	1	2
Veterans Disability	1	2
Railroad Disability	1	2
Civil Service Disability	1	2
Supplemental Security Income	1	2

↓  
 (CONTINUE  
CHECK LIST)

↓  
 (THANK AND  
TERMINATE)

SOURCE)

- 3b. Do you decide whether \_\_\_\_\_'s (INSERT NAME FROM LIST) Federal payments are sent by check or by direct deposit into a bank account?

	<u>CIRCLE</u>	
Yes	1	→(READ STATEMENT BEFORE Q.3c, THEN SKIP TO Q.4)
No	2	→(THANK AND TERMINATE)
Don't know	3	

For the remainder of this interview, please answer all questions from the perspective of \_\_\_\_\_'s (INSERT NAME FROM LIST) care giver or financial guardian and refer only to \_\_\_\_\_'s (INSERT NAME FROM LIST) Federal payments.

- 3c. Who decides whether you receive these Federal payments by check or by direct deposit? (READ LIST)

	<u>CIRCLE ONE</u>	
You decide yourself	1	
Someone else helps you decide	2	→(CONTINUE)
OR Someone else makes the decision	3	→(ASK TO SPEAK WITH THAT PERSON. BEGIN AGAIN)
(DO <u>NOT</u> READ) Don't know/can't say	4	→(THANK AND TERMINATE)

4. How are these federal payments received? (READ LIST)

	<u>CIRCLE</u>	
By direct deposit where the money is sent to your bank	1	→(THANK AND TERMINATE)
OR By check through the mail	2	→(CONTINUE)
(DO <u>NOT</u> READ) Don't know	3	→(THANK AND TERMINATE)

5. Do you currently have any account at a bank, credit union or other financial institution?

	<u>CIRCLE</u>	
Yes	1	→(CONTINUE)
No	2	→(SKIP TO INSTRUCTION BEFORE Q.7a)
Don't know	3	

6. Which types of accounts do you have? (READ LIST)

	<u>CIRCLE ONE NUMBER PER ROW</u>		
	<u>Yes</u>	<u>No</u>	<u>Don't Know</u>
Savings account	1	2	3
Checking account	1	2	3
Other (SPECIFY IF YES) _____	1	2	3

<p>IF CODE 2 IS CIRCLED IN Q.5, CONTINUE. IF CODE 1 OR 3 IS CIRCLED IN Q.5, SKIP TO Q.8</p>
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- 7a. Why don't you have any accounts with a bank, credit union or other financial institution?  
(DO NOT READ. PROBE FULLY)

	<u>CIRCLE ALL</u>
Fees/costs too high	1
Don't have enough money to justify/make worthwhile	2
Don't have need for any	3
Not conveniently located	4
Hours not convenient	5
Don't want government to know how much money I have	6
Don't want my money frozen/taken in event of divorce/lawsuit/judgment	7
I currently use another person's account for my banking needs	8
Problems with managing an account	9
Poor credit history/turned down for a checking account	10
Other (SPECIFY) _____	
Don't know	11

- 7b. There are a number of reasons why some people do not have bank accounts. Using a 1 to 10 scale where 1 is disagree strongly and 10 is agree strongly, please tell me if the following reasons explain why you don't have an account at a financial institution. The first reason is: (READ LIST BEGINNING WITH "X")

<u>ROTATE</u> * _____		<u>CIRCLE ONE NUMBER PER ROW</u>										
		<u>Agree</u> <u>Strongly</u>					<u>Disagree</u> <u>Strongly</u>					<u>DK</u>
_____	I don't trust banks with my money	10	9	8	7	6	5	4	3	2	1	11
_____	There are no banks conveniently located near me	10	9	8	7	6	5	4	3	2	1	11
_____	I have no need for bank services	10	9	8	7	6	5	4	3	2	1	11
_____	Bank fees are too high	10	9	8	7	6	5	4	3	2	1	11
_____	Bank hours don't match my schedule	10	9	8	7	6	5	4	3	2	1	11
_____	I don't want anyone else to have records of how much money I have	10	9	8	7	6	5	4	3	2	1	11

\* MEANS ORDER IN WHICH ITEMS IN LIST ARE READ IS RANDOMIZED ACROSS RESPONDENTS TO PREVENT ORDER BIAS

8. Now, think about the financial business that you need to do on a regular basis, such as cashing checks, paying bills and getting cash. Where do you go most often when you need to deposit or cash your Federal checks? (DO NOT READ. CIRCLE ONE UNDER Q.8 IN GRID BELOW)

9. Do you sometimes go to another place to deposit or cash your Federal checks? Where?  
(DO NOT READ. CIRCLE ALL UNDER Q.9 IN GRID BELOW)

	<u>Q.8</u> <u>CIRCLE ONE</u>	<u>Q.9</u> <u>CIRCLE ALL</u>
ATM machine (not at bank or credit union)	1	1
Bank	2	2
Check cashing service	3	3
Credit union	4	4
Employer	5	5
Friend or relative	6	6
Grocery store	7	7
Liquor store	8	8
Other retail store	9	9
Pawn broker	10	10
Other (SPECIFY)	_____	_____
Don't know	11	11
None	12	12

10. To the best of your knowledge, can regular payments from the Federal government be deposited directly into a bank or credit union account?

	<u>CIRCLE ONE</u>	
Yes	1	→(CONTINUE)
No	2	→(SKIP TO Q.12a)
Not sure	3	



11. Where have you seen or heard information about direct deposit of Federal government payments? (DO NOT READ)

	<u>CIRCLE ALL</u>
Associations/organizations (e.g., AARP, VFW, American Legion, etc.)	1
Federal agencies	2
Financial institutions	3
Federal check inserts	4
Magazines ads	5
Magazines articles	6
Newspaper ads	7
Newspaper articles	8
Radio ads	9
Television ads	10
Word-of-mouth from friends, relatives, etc.	11
Other (SPECIFY) _____	
Don't know/remember	12
None	13

- 12a. Do you know how you can sign up to have Federal checks direct deposited into a bank account? (DO NOT READ. PROBE FULLY)

	<u>CIRCLE ALL</u>
Complete form at Federal agency	1
Complete form and mail it to Federal agency	2
Complete form at financial institution	3
Give information to Federal agency over telephone	4
Automated sign-up at financial institution	5
Other (SPECIFY) _____	
Don't know	6

12b. Do you think the sign-up procedure for direct deposit is: (READ LIST)

	<u>CIRCLE ONE</u>
Very easy	4
Fairly easy	3
Fairly difficult	2
OR Very difficult	1
(DO <u>NOT</u> READ) Don't know	5

13. What do you think are the major advantages of having direct deposit for regular Federal payments? (DO NOT READ. PROBE FULLY)

	<u>CIRCLE ALL</u>
Payments don't get lost or stolen in mail	1
Have access to money earlier	2
Money gets to account even when you are sick or out of town	3
More convenient/can go to bank when you want	4
Safer/don't have to cash check when it comes in	5
Other (SPECIFY) _____	
Don't know	6

14. What do you think are the major disadvantages of having direct deposit for regular Federal payments? (DO NOT READ. PROBE FULLY)

CIRCLE ALL

Aren't sure when payment arrives	1
There can be problem accessing money if account is frozen or under dispute (e.g., divorce)	2
Don't want other family members to know amount of federal payment	3
May be charged bank fees if money does not arrive on time and checks bounce	4
May be difficult to resolve problem if payment does not arrive on time or is wrong amount	5
Other (SPECIFY) _____	
Don't know	6

15. Next, I'd like to read you several statements about direct deposit. Please tell me how much each statement would convince you to get direct deposit for your Federal payments. Would you find it very convincing, somewhat convincing, not too convincing or not at all convincing to know that: (READ LIST BEGINNING WITH "X")

		CIRCLE ONE NUMBER PER ROW				
<u>ROTATE</u>		<u>Very Convincing</u>	<u>Somewhat Convincing</u>	<u>Not too Convincing</u>	<u>Not at all Convincing</u>	<u>DK</u>
_____	With direct deposit you always know when your money will be available	4	3	2	1	5
_____	With direct deposit you have access to your money earlier because you do not have to wait for the check to arrive in the mail and then cash or deposit it	4	3	2	1	5
_____	Direct deposit is safer because there is no chance that your money can be lost or stolen	4	3	2	1	5
_____	When you use direct deposit you can go to the bank when you want to	4	3	2	1	5
_____	With direct deposit, your money will be in your account even when you are out-of-town or sick or can't get to the bank	4	3	2	1	5
_____	You can sign up for direct deposit of your Federal payment quickly at your bank or over the telephone	4	3	2	1	5

16. (REFER BACK TO Q. 5. IF CODE 1, SKIP TO Q. 18. IF CODE 2 OR 3, CONTINUE) The Federal government is considering different ways to make electronic payments. One possibility might be that Federal payments could be deposited into an account at a bank, check cashing center, post office or other institutions. A card would be issued in the person's name that could be used instead of cash in selected stores and businesses or at ATM machines to get cash. If this type of account and card were available, how likely would you be to sign up for it? Would you be: (READ LIST)

CIRCLE ONE

- |                      |                   |  |                 |
|----------------------|-------------------|--|-----------------|
|                      | Very likely       | 4  |                 |
|                      | Somewhat likely   | 3  |                 |
|                      | Not too likely    | 2  |                 |
| OR                   | Not at all likely | <div style="border: 1px solid black; padding: 2px 10px;">1</div> | →(SKIP TO Q.18) |
| (DO <u>NOT</u> READ) | Don't know        | 5  |                 |

17. The Federal government is considering the use of other places where Federal payments could be direct deposited. If your Federal payment went directly into an account at one of the following places, how likely would you be to sign up? Would you be very likely, somewhat likely, not too likely or not at all likely to have your Federal payment sent to: (READ LIST BEGINNING WITH "X")

CIRCLE ONE NUMBER PER ROW

<u>ROTATE</u>		<u>Very Likely</u>	<u>Somewhat Likely</u>	<u>Not Too Likely</u>	<u>Not At All Likely</u>	<u>DK</u>
_____	The Post Office	4	3	2	1	5
_____	A neighborhood check cashing service	4	3	2	1	5
_____	A grocery store	4	3	2	1	5
_____	A convenience store	4	3	2	1	5
_____	A community center	4	3	2	1	5

18. Congress has passed a law that would require that most Federal payments be made electronically. Do you: (READ LIST)

	<u>CIRCLE ONE</u>
Strongly support this	5
Slightly support this	4
Neither support nor object to this	3
Slightly object to this	2
OR Strongly object to this	1
(DO <u>NOT</u> READ) Don't know	6

19. What are the best ways for the Federal government to tell you about the consequences of this law? (DO NOT READ, PROBE AS NEEDED )

	<u>CIRCLE ALL</u>
Information included with your Federal check	1
Information sent through the mail separate from your check	2
Newspaper articles	3
Magazine articles	4
Newspaper advertising	5
Magazine advertising	6
Information from organizations you belong to such as AARP, veterans organizations or unions	7
Speakers or interviews on radio or television programs	8
Radio advertising	9
Television advertising	10
Brochures in government offices or financial institutions	11
Transit signs	12
Posters in government offices or financial institutions	13

20. These last few questions are for statistical purposes only. How many people live in your household? (DO NOT READ LIST)

	<u>CIRCLE</u>	
One	1	→(SKIP TO Q.22)
Two	2	
Three	3	
Four	4	
Five	5	
Six or more	6	
Refused	7	→(SKIP TO Q.22)

21. How many of your household members are children under the age of 18?

(RECORD NUMBER) \_\_\_\_\_

22. What is your marital status? (READ LIST ONLY IF NECESSARY)

	<u>CIRCLE</u>
Single	1
Married	2
Widowed	3
OR Divorced or separated	4
(DO <u>NOT</u> READ) Refused	5

23. Do you live in a: (READ LIST)

	<u>CIRCLE ONE</u>
City	1
Suburb	2
Small town	3
OR Rural area	4
(DO <u>NOT</u> READ) Don't know	5

24. We want to be sure that we talk to a variety of people. Can you please tell me, are you: (READ LIST)

	<u>CIRCLE</u>
Hispanic	1
White, not Hispanic	2
Black, not Hispanic	3
Asian or Pacific Islander	4
Native American or Alaskan	
Native	5
OR Other	
(SPECIFY) _____	6
(DO <u>NOT</u> READ) Refused	7

25. What is the primary language spoken in your home? (DO NOT READ)

	<u>CIRCLE</u>
English	1
Spanish	2
Vietnamese	3
Chinese	4
Korean	5
Other (SPECIFY) _____	
Refused	6

26. Which of the following categories includes your age? (READ LIST)

	<u>CIRCLE</u>
18 to 24	1
25 to 34	2
35 to 44	3
45 to 54	4
55 to 64	5
65 to 74	6
75 to 84	7
OR 85 or older	8
(DO <u>NOT</u> READ) Refused	9



27. What level of schooling have you completed? (DO NOT READ)

	<u>CIRCLE ONE</u>
Less than high school	1
High school diploma	2
Some college or trade school	3
College degree	4
Some post-graduate or professional education	5
Post-graduate or professional degree	6
Refused	7

28. Which of the following categories best describes your total annual household income before taxes? Please stop me when I read the one that you are in. Is it: (READ LIST)

	<u>CIRCLE</u>
Under \$10,000	1
\$10,000 to \$24,999	2
\$25,000 to \$49,999	3
\$50,000 to \$74,999	4
\$75,000 to \$99,999	5
OR \$100,000 or more	6
(DO <u>NOT</u> READ) Refused/don't know	7

29. Record Gender of Respondent (If Self) OR Record Gender of Person who is check recipient. (INTERVIEWER NOTE: YOU MAY ASK THE CAREGIVER/GUARDIAN GENDER OF CHECK RECIPIENT IF NECESSARY.)

	<u>CIRCLE ONE</u>
Male	1
Female	2

READ AND THEN COMPLETE INFORMATION ON PAGE 1: THANK YOU VERY MUCH FOR YOUR TIME AND YOUR ANSWERS.